

profit and loss statement

2023 - IInd quarter

atb

	(manats in thousands)	
	30.06.2022	30.06.2023
1 Interest income:	14.252	29.162
1.1 Loans to customers	11.846	19.556
1.2 Interest income on loans to banks and other financial institutions	15	135
1.3 Interest income on deposits in banks and other financial institutions	352	6.756
1.4 Interest income on trading and investment securities	1.848	2.414
1.5 Other interest income	192	301
2 Interest expenses:	4.541	9.725
2.1 Interest on deposits	2.575	7.733
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	1.285	1.804
2.4 Interest paid on cash market instruments	0	0
2.5 Interest on securities	118	189
2.6 Other interest expenses	564	0
3 Net interest income (loss)	9.711	19.436

	(manats in thousands)	
	30.06.2022	30.06.2023
4 Non-interest income:	8.967	14.424
4.1 Commission income from account transactions	833	456
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	1.663	7.407
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	6.471	6.561
5 Non-interest expenses:	17.690	23.330
5.1 Expenses for salaries and other types of compensation	5.299	9.028
5.2 General and administrative expenses	8.158	8.405
5.3 Depreciation expenses	1.043	1.501
5.4 Other expenses	3.190	4.397
6 (Special reserves created for possible losses)	177	1.778
7 Profit (loss) before income tax	812	8.752
8 Income tax	0	1.600
9 Net profit for the period	812	7.152